

Medicare



Medicare is a federally sponsored health insurance program designed to assist the elderly or disabled in securing reimbursement for some medical expenses. It reimburses doctors, hospitals and pharmacies much like a private insurance company.

Eligibility

Medicare is available to individuals age 65 or older and people of any age with a disability, permanent kidney failure (end stage renal disease), amyotrophic lateral sclerosis (Lou Gehrig's disease) and beneficiaries from Lincoln County, Montana, who have an asbestos-related disease.

Medicare automatically begins in the 25th month of receiving Social Security Disability Insurance. It is also automatic for beneficiaries who elect to receive Social Security retirement pay before the age of 65. Those eligible before age 65 can sign up for Medicare at a local Social Security office. TRICARE sends a letter to beneficiaries four months before their 65th birthday to inform them of the requirement to enroll in Medicare.

Medicare Coverage

There are four parts of Medicare coverage:

- **Part A:** Hospital Insurance helps pay for inpatient care in a hospital or skilled nursing facility following a hospital stay, some home health care and hospice care.
- **Part B:** Medical Insurance helps pay for doctors' services, many other medical services and supplies that are not covered by Part A: Hospital Insurance. The premium for Part B changes annually, is based on income and is automatically deducted from the beneficiary's Social Security check.
- **Part C:** Medicare Advantage includes health maintenance organizations, preferred provider

organizations, fee-for-service plans and Medicare Special Needs programs approved by the Centers for Medicare and Medicaid Services to provide Medicare Part A and B services. Some also provide Part D services. An additional monthly premium may apply, depending on the plan chosen.

- **Part D:** Prescription Drugs helps pay for prescribed medications. Joining a Medicare prescription drug plan is voluntary and has an additional monthly premium.

Call 800-633-4227 (TTY 877-486-2048), or visit www.medicare.gov or www.ssa.gov under the Medicare tab for more information on eligibility, enrollment and coverage. Contact the installation's Exceptional Family Member Program office for information and additional resources regarding Medicare.



MilitaryOneSource.mil/EFMP

Exceptional Family Member Program support is available for military families with special needs. For more information, please contact your installation EFMP office or visit MilitaryOneSource.mil/EFMP, an official Department of Defense website.